

**Fill in this information to identify the case:****Debtor 1** Scott Alexaki**Debtor 2** \_\_\_\_\_  
**(Spouse if filing)****United States Bankruptcy Court for the:** Eastern District of Pennsylvania  
**Case number** 17-12119-elf  
**WWR #**21359633

Official Form 410S1

**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: LSF9 Master Participation Trust

Court Claim no (if known): \_\_\_\_\_

Last 4 digits of any number you use to  
Identify the debtor's account1207**Date of payment change:**  
Must be at least 21 days after date  
of this notice 07/01/2017**New total payment**Principal & Interest = \$1,063.69  
Escrow Payment = \$311.43\$1,375.12**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. IF a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Interest rate change from 2.151% to 3.151%Current interest rate: 2.151%New interest rate: 3.151%Current principal and interest payment: \$916.95New principal and interest payment: \$1,063.69**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such a a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Scott Alexaki

Case number (if known) 17-12119-elf

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.  
*Check the appropriate box.*

I am the creditor.

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X /S/Keri P. Ebeck**

Date 06/12/2017

Title Attorney for Creditor

Print: Keri P. Ebeck

Company Weltman, Weinberg, & Reis Co., LPA

Address 436 Seventh Avenue, Suite 2500

Pittsburgh, PA 15219

Email kebeck@weltman.com

Contact Phone (412) 338-7102

The undersigned certifies that a true copy of the preceding Notice of Mortgage Payment Change was served 06/12/2017, by U.S. Mail (or Electronically as provided by local rules) on the parties whose names and address are listed below:

Daniel P. Mudrick, Attorney for Debtor  
One West First Avenue, Suite 101  
Conshohocken, PA 19428

William C. Miller, Trustee  
1234 Market Street, Suite 1813  
Philadelphia, PA 19107

Scott Alexaki, Debtor  
717 W. Valley Forge Road  
King of Prussia, PA 19406

Office of the U. S. Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107

/S/Keri P. Ebeck  
Keri P. Ebeck , 91298  
Attorney for Creditor  
Weltman, Weinberg & Reis Co., LPA  
436 Seventh Avenue, Suite 2500  
Pittsburgh, PA 15219  
(412) 338-7102  
kebeck@weltman.com



P.O. Box 24610  
Oklahoma City, OK

May 28, 2017

SCOTT ALEXAKI  
717 W VALLEY FORGE RD  
KING OF PRUSSIA PA 19406-1572

Account Number: [REDACTED]  
Property Address: 958 LONGVIEW RD  
KING OF PRUSSIA PA 19406

Per the terms of your modification agreement, your interest rate will change to 3.151 %, effective 06/01/2017. This change in your interest rate will result in a new monthly payment of \$ 1,375.12 and your first payment at the new adjusted level is due on 07/01/2017.

The table below shows your existing payment and then future payments based on future interest rate adjustments:

Interest Rate	Interest Rate Effective Date	Monthly P&I Amount	Estimated Monthly Escrow Payment	Total Monthly Payment	Payment Due Date
2.151 %	06/01/2012 <b>(CURRENT)</b>	\$ 916.95	\$ 311.43	\$ 1,228.38	07/01/2012
3.151 %	06/01/2017	<b>\$ 1,063.69</b>	<b>\$ 311.43</b> May adjust periodically	<b>\$ 1,375.12</b> May adjust periodically	07/01/2017
3.870 %	06/01/2018	\$ 1,173.89	May adjust periodically	May adjust periodically	07/01/2018

1. Your monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase your monthly payment. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, escrow payments may be adjusted periodically in accordance with applicable law.

2. Your total monthly payment is calculated by adding the principal and interest (P&I) and escrow amounts.

**Do you have questions or anticipate challenges paying your new monthly payment?**

Please contact us right away at 1-800-401-6587 Monday through Friday, 8:00 a.m. to 7:00 p.m., Central Standard Time. You can also find useful information about managing your mortgage payments at our website, [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

**Additional Assistance Provided!**

You may also contact the Homeowner's HOPE™ Hotline by calling 1-888-995-HOPE. The Hotline can help with questions about the HAMP and offers access to free HUD-approved counseling services in English or Spanish (other languages are available on request). It is available 24 hours a day/7 days a week.

Free budgeting assistance from the Department of Housing and Urban Development (HUD) approved housing counseling agencies are available via HUD.gov.

Additional information is available on Freddie Mac's Mortgage Help Resource Center web site at  
[www.freddiemac.com/mortgage\\_help](http://www.freddiemac.com/mortgage_help).

Should you have any questions regarding this notice, please contact our Customer Service Department at 800-401-6587, Monday - Friday between the hours of 8:00 a.m. and 7:00 p.m. Central Time, excluding federal holidays. You can also find useful information about managing your mortgage payments at our website, [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

Sincerely,

Special Loans Department  
Caliber Home Loans

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge:** If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll free telephone number at (800) 569-4287 or by visiting [www.hud.gov/offices](http://www.hud.gov/offices).